

Nov 30 2018

MR XU SHUHAN  
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For account enquiries or banking needs, please call our  
24-Hour CitiPhone Banking at (65) 6225-5225 or log on  
to www.citibank.com.sg

For investment and insurance enquiries, please contact  
your Citibank Personal Banker CHEN WJ DAVE, at  
63284577. RIN: CW-300312327

## SUMMARY OF YOUR CITI PRIORITY ACCOUNT

All amounts are in Singapore Dollars as of Nov 30 2018 unless otherwise stated

SGD Equivalent Balance - Nov 30 2018		
	Assets	Liabilities
Checking	1,175.00	
<b>TOTAL</b>	<b>1,175.00</b>	<b>0.00</b>

### Checking

Product Type	Account No.	CCY	Balance
Citi MaxiGain Account	0304773366	SGD	1,175.00
<b>Checking Total</b>		<b>SGD Equivalent</b>	<b>1,175.00</b>

## DETAILS OF YOUR CITI PRIORITY ACCOUNT

### Your Checking Details

#### Citi MaxiGain Account 0304773366 SGD

##### Transactions Done

Txn Date	Value Date	Description	Reference	Withdrawals	Deposits	Balance
Nov 01 2018	Nov 01 2018	OPENING BALANCE				205.68
Nov 01 2018	Nov 01 2018	ACCOUNT SERVICE FEE		15.00		190.68
Nov 19 2018	Nov 19 2018	MASTERCARD FOREIGN RETAIL		15.68		175.00
		TULLFRITT STOCKHOLM SE				
		181116 SEK 100.00 663800 05814				
		5597346966873734 05438738321532144308921				
		80 0 001 0000000000				
Nov 28 2018	Nov 28 2018	CDM CASH DEPOSIT	CATEX1811270489917		50.00	225.00
		05829				
		Citibank Boon Lay Singapore SG SG				
		NOV 27,18 232153 0304773366				
		CATEX1811270489917				
Nov 28 2018	Nov 28 2018	CDM CASH DEPOSIT	CATEX1811270489915		950.00	1,175.00
		05829				
		Citibank Boon Lay Singapore SG SG				
		NOV 27,18 232017 0304773366				
		CATEX1811270489915				



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## Citi MaxiGain Account 0304773366 SGD (continued)

### Transactions Done

Txn Date	Value Date	Description	Reference	Withdrawals	Deposits	Balance
Nov 30 2018		CLOSING BALANCE				1,175.00
		<b>TOTAL</b>		<b>30.68</b>	<b>1,000.00</b>	

The lowest daily balance of the month: SGD 13.88 @ Oct 08, SGD 175.00 @ Nov 19

You have accumulated 1 STEP-UP (Nov)

You have interest of SGD 0.00 since Jan 1 2018.

## FEEDBACK FROM YOU

### Any Discrepancies?

Please call our 24-Hour CitiPhone Banking at (65) 6225-5225 now. Please notify us immediately if you find any discrepancies on this statement. Otherwise Citibank will understand that it is correct 21 days after the issue date.

### Moving?

Please call our 24-Hour CitiPhone Banking at (65) 6225-5225 to have your address and telephone number updated.



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## Outsourcing Notification

At Citibank, delivering a remarkable banking experience to our customers is a commitment. To deliver on our commitment, Citibank Singapore Limited ("Citibank") may, from time to time, utilise the services of various partner organisations (both Citi affiliated companies and external organisations, the "Service Provider Partners") for data processing, operational activities and technology infrastructure support services such as application/document processing, middle and back office operations, business continuity and disaster recovery functions and activities, information systems hosting, management and maintenance. Such Service Provider Partners may be based in Singapore or outside of Singapore.

Keeping your information secure and safe is our priority. We would like to assure you that all our Service Provider Partners are selected using a rigorous evaluation process, to ensure they deliver the highest possible standards of service, reliability and integrity. Our Service Provider Partners are bound by contracts to keep customer information confidential and to use such information strictly for contracted purposes and Citibank is both committed to and responsible for ensuring that our Service Provider Partners adhere to these obligations.

Applicable laws both in Singapore and other countries may require Citibank and our Service Provider Partners to disclose information relating to Citibank's customers to relevant authorities. The circumstances under which our Service Provider Partners may be required to do so are limited and include compulsion under a court order, police investigations or criminal prosecutions.

Should you have any queries, please contact our 24-Hour CitiPhone Banking at +65 6225 5225.

## Advertising Message

Any promotional message stated in this statement is not applicable to customers residing in European Union or European Economic Area countries.

## Changes in MaxiGain

With effect from 2 January 2019, the base interest rate for Citi MaxiGain Savings Account will be revised to 70% of the 1-month Singapore Dollar Interbank Offer Rate (1-month SIBOR). The minimum daily end-of-day balance to earn base interest will also be revised to S\$70,000 and bonus interest rate will be paid on the first S\$150,000 of your MaxiGain account. You may refer to [www.citibank.com.sg/maxigain2019](http://www.citibank.com.sg/maxigain2019) for more information.

## Change in USD Prime Rate

Please note that effective 1 December 2018, our USD Prime Rate will be revised from 5.00% to 5.25%.

## Update on Distribution of Investments Products

To help you better manage your portfolio risk, please be aware that we have implemented new assessment checks prior to executing your investment transaction. Please refer to Important Investment Information at [www.citibank.com.sg/III](http://www.citibank.com.sg/III) for more information. Should you have any queries on the new assessment checks and how they may impact your investment portfolio, please speak to your Relationship Manager.

## Account Service Fee and your Banking Relationship

Please be informed that a monthly Account Service Fee of S\$15 will apply should your Total Relationship Balance (as defined in the T&Cs below) fall below S\$15,000. The bank may also, from time to time, realign your banking relationship according to your Assets Under Management (AUM) to provide you with the right banking support if you have met, or have been below, the qualifying criteria for 3 consecutive months.

The AUM thresholds to be eligible for the respective segments are:

- Citi Priority S\$70,000
- Citigold S\$250,000
- Citigold Private Client S\$1,500,000

AUM refers to the combined balances held in a client's primary accounts including Citibank checking and savings account, time deposits and investments. Funds credited into cash management accounts will not count towards AUM.



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## Partial Account Service Fee Charge

Please note that the bank charges a monthly Account Service Fee of S\$15 when your Total Relationship Balance ('TRB') falls below S\$15,000. Citibank's determination of TRB will be conclusive.

'Total Relationship Balance' is the sum of:

- (i) The average daily balance of your checking, savings and deposit accounts,
- (ii) The average daily value of your investments, and
- (iii) All outstanding amount(s) payable on your secured loan accounts as of the date of your last statement.

In the event that your banking account balance has less than S\$15, part of the monthly Account Service Fee will be debited from any of your other bank accounts to sum up the S\$15 Account Service Fee.

## Deposit Insurance Scheme

Singapore dollar deposits held in the accounts listed below for non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please refer to SDIC's website at [www.sdic.org.sg](http://www.sdic.org.sg).

1. S\$ Savings Account, 2. S\$ Money Market Account, 3. S\$ Basic Banking Account, 4. S\$ Junior Savings Account, 5. S\$ Citi MaxiGain Account, 6. S\$ Checking Account, 7. S\$ Maxisave Account, 8. S\$ Maxisave Sweep Account, 9. S\$ InterestPlus Savings Account, 10. S\$ CitiBusiness High Yield Current Account\*\*, 11. S\$ Tap & Save Account, 12. S\$ Step-Up Interest Account, 13. S\$ Overnight Deposit Account, 14. S\$ Time Deposit Account, 15. S\$ Unfixed Time Deposit Account, 16. S\$ Equity Investment Account\*, 17. S\$ Brokerage Cash Account.

\*Available only at International Personal Bank, \*\*Available only at CitiBusiness

The information provided herein is accurate as at the date hereof. Citibank Singapore Limited may from time to time update and revise this list.

## Portfolio Diversification

Portfolio diversification is an important element for an individual to consider when making investment decisions. Concentrated positions may entail greater risks than a diversified portfolio.

Certain factors that affect the assessment of whether your overall investment portfolio is sufficiently diversified may not be evident from a review of only your Citi account. It therefore is important that you carefully review your entire investment portfolio to ensure that it meets your investment goals and is within your risk tolerance, including your objectives for asset and issuer diversification.

We are pleased to provide you with Citibank Model Portfolios that can help you diversify your investment portfolio and serve as an asset allocation reference tool. Please visit the Unit Trust Overview section in Citibank Online to access the Citibank Model Portfolios. You can logon to Citibank Online and access the latest Model Portfolios as a reference and to view your current portfolio.

To discuss your asset allocations and potential strategies to reduce the risk and/or volatility of a concentrated position, please contact your Personal Banker or our 24-Hour CitiPhone Banking at +65 6225 5225 to fix an appointment.

## Banking Terms and Conditions

Citibank full disclaimers, Terms and Conditions apply to individual products and banking services. For more details, please visit [www.citibank.com.sg](http://www.citibank.com.sg)

## Banking Security Tips

### Manage Your Alerts

Mobile devices have seemingly integrated into our daily lives along with executing banking transactions on the go. It is important that you are kept abreast with the transactions executed online across devices. SMS and Email Alerts allow you to easily and proactively monitor your accounts. You can specify the type of Alerts you want to receive and request for Alerts to be sent via SMS or Email or both. We encourage you to enrol for both SMS and Email alerts on your banking and Credit Card/Ready Credit accounts so that you are notified when transactions at or above the limit you set are made from these accounts.



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To enrol or edit your alerts, kindly follow these steps:

1. Visit [www.citibank.com.sg](http://www.citibank.com.sg) with a PC/Laptop/Tablet
2. Login to Citibank Online with your User ID and Passwords
3. Select "Services", click on "My Profile", click on "Citi Alerts" followed by "Manage Alerts"
4. Enter "One-Time PIN (OTP)" when prompted and click on "Edit Alerts"
5. Choose the necessary type of alerts and click on "Confirm" to complete the enrolment